

Claiming Income Protection benefit



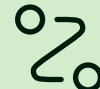
We are here to assist you at every stage of lodging your claim for an Income Protection benefit. This guide will help you to understand:



What an Income Protection benefit claim is



How to complete and submit your application



What the steps of the claim process are

You can contact us on 1300 300 778 if you have any queries or need further information.

What is an Income Protection benefit?

An Income Protection benefit can provide you with a monthly income if you can't work due to illness or injury.

It may be paid if you can't work at all (totally disabled) or can only work

Am I eligible for an Income Protection benefit?

There are eligibility criteria that you need to meet to receive an Income Protection benefit.

These include things like:

- if you have Income Protection cover the Rest
- when your injury or illness first became apparent
- if you are unable to perform your usual occupation.

Different Rest products have different waiting periods before you are eligible to apply for a benefit. For example, if you're a Rest Super member, you need to have been unable to work for 60 days (or the waiting period you'd chosen) before applying for a benefit.

You can find more information about waiting periods, eligibility criteria, and a summary of the standard exclusions and limitations that apply to Income Protection cover, in the Insurance Guide for your Rest product at rest.com.au/pds Or, you can call our claims team and we'll talk them through with you

What happens if my claim is accepted?

Your first monthly Income Protection benefit will be paid to you, in arrears, one month after the end of the waiting period. The super component will be paid directly to your Rest account. If your Rest account is closed at the time the Income Protection benefit is paid, the super component will not be paid.

You may want to consider getting independent advice from a licensed adviser, as there may be financial or tax implications in receiving benefit payments.

Our insurer may contact you via email, phone, SMS or post at regular intervals about your health so they can check that you still qualify for an ongoing benefit payment.

If your claim is accepted, any queries regarding your ongoing claim should be directed to your Claim Manager at our insurer.

What benefit am I entitled to receive?

If you're entitled to a benefit payment, the amount paid will be the lesser of your amount insured or a specified percentage of your pre-disability income (subject to benefit offsets).

The benefit may include a payment directly to you and a super component paid directly to your Rest account. You'll receive more information about the benefit you're entitled to if your claim is accepted.

What is a benefit offset and how will it affect my benefit payments?

Your Income Protection benefit might be affected by other payments you receive for your illness or injury. These could include sick leave, annual leave, workers compensation, Centrelink benefits, accident compensation or benefits from another insurance policy.

These amounts may be deducted (or offset) from your Income Protection benefit.

Our insurer will let you know about any offsets that apply to you when your claim has been assessed and accepted.

How long will I be paid an Income Protection benefit?

A benefit will be paid until you're no longer considered totally or partially disabled, you reach the end of your benefit payment period, or upon your death.

To find your benefit payment period login to Member Access at rest.com.au/memberaccess and go to the insurance tab, or call us.

How long will my assessment take?

The time will vary depending on the information our insurer needs to assess your claim. It's important that you provide Rest with all the initial claim information we request. This means we can pass your claim onto our insurer as soon as possible to start assessing your claim.

If you submit your claim documents to Rest via our online portal, these are sent to our insurer within 24 hours. If you send Rest claim documents via post, we'll submit these to our insurer within five business days of receiving them.

Our insurer is committed to meeting the Financial Services Council Life Insurance Code of Practice (Life Code) timeframes to make claim decisions. For Income Protection claims, this is no later than two months after they are notified of your claim or two months after the end of your waiting period (whichever is later)

In some instances, our insurer may not have received all required information within that time to reach a decision. If our insurer can't meet these timeframes, they'll advise you of the reason for this.

If you're not happy with the way we have handled your claim, you can lodge a formal complaint. You can find out more about our complaint process at rest.com.au/complaint.

Do I need a lawyer?

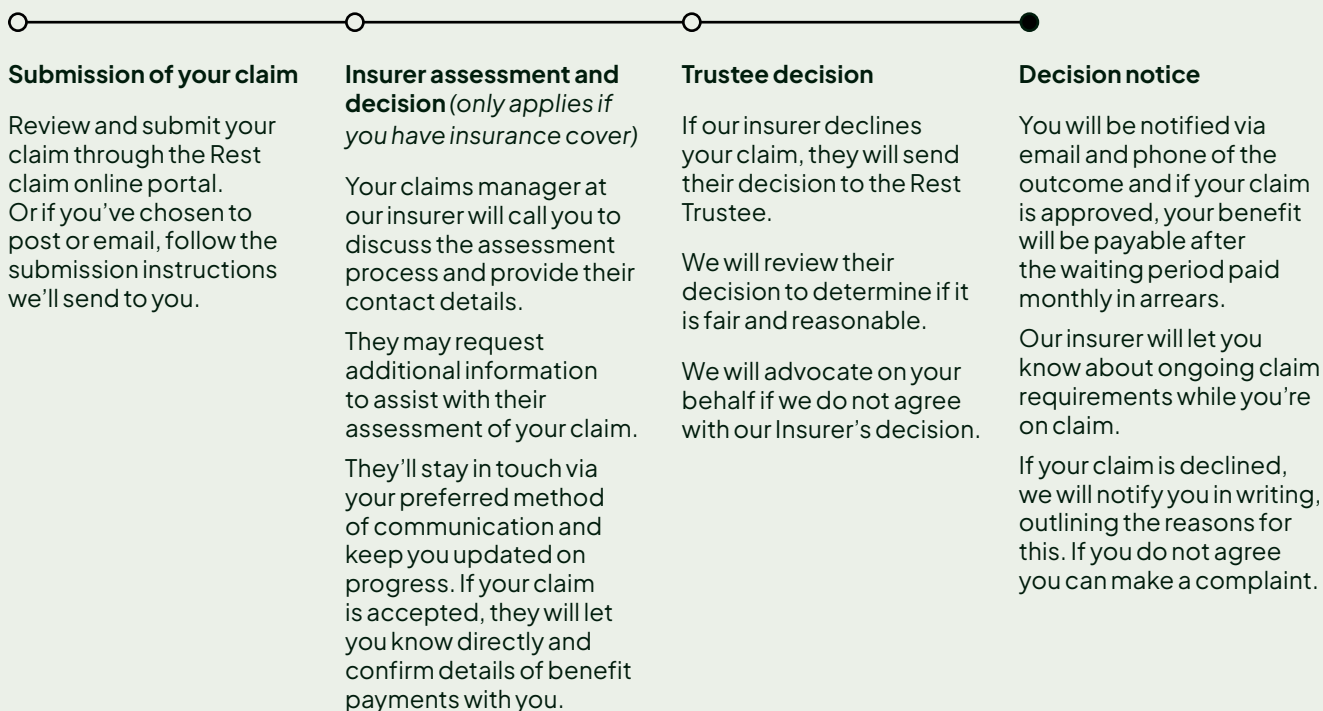
Your claim will be handled with the same due care whether you are legally represented or not. We suggest you have a chat with us before seeking legal assistance, as most claims can be finalised without legal intervention and associated costs.

What happens if my claim isn't accepted?

If your claim isn't accepted by our insurer, the Trustee will review the decision within 15 business days of receiving the decision to make sure it's fair and reasonable. We'll explain to you the reasons for this decision within five business days of our review.

If you're not happy with the claim decision, you can lodge a formal complaint. You can find out more about our complaint process at rest.com.au/complaint.

The claim process



What automatic (default) insurance cover is included?

This checklist will help you obtain and supply all of the information needed for Rest's Insurer to commence assessing your claim. They may require additional information depending on your individual circumstances.

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| <input type="checkbox"/> Income protection benefit claim - Member Statement | This must be completed, signed and dated by you. |
| <input type="checkbox"/> Income Protection benefit claim - Doctor Statement | The Doctor statement needs to be completed by the consulting registered medical practitioner who is treating you for your condition. Any fees charged in relation to this will be at your own expense.
Please provide your Rest member number (located on the cover letter of this pack) to your doctor or specialist and ensure that they understand the importance of completing all sections of this form.
Please note that allied health practitioners such as physiotherapists, psychologists and osteopaths are not qualified to complete your medical statement. |
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- Employment information** You need to provide payslips or other documents which show your income for the 12 month period prior to ceasing work due to your illness or injury. If this is not available, our insurer will work with you to obtain the information required to assess your claim.
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- Tax File Number declaration** You only need to complete, sign and return Section A of this form before you can receive payment of any Income Protection benefits. The information you provide will be used by Rest to determine the amount of tax (if any) withheld from the Income Protection benefits paid to you.
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- Certified proof of identity** You are required to provide certified proof of identity to confirm that we are dealing with the correct person. The guide to providing acceptable proof of identity is included with this pack.
- Important:**
We are unable to accept faxed or scanned copies of certified documents. Original certified copies will need to be mailed to Rest.
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- Medical reports** If your doctor or specialist have provided medical reports, certificates or test results about your claimed condition, please include these with your claim form.
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- Income statements from other sources** If you are receiving or entitled to receive income benefits from other sources, such as sick leave, annual leave, workers compensation, accident compensation, Centrelink benefits or benefits from another insurance policy, please provide the details or income statements of these benefits.
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1300 300 778



Rest

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